Al–Hidayah

Ramadhaan 1415 February 1995

Zakaat – Basic Information

All Praise is due to Allah, Our Creator and Nourisher, Sustainer and Provider. Salaat and salaam upon the last and Final Rasul Hadrat Muhammad (S.A.W.) Blessing be upon the Sahabah (R.A). the chosen Companions.

Allah has blessed us with a complete and easy to follow Shariah The Deen of Islam and wealth does not rotate in the hands of the few.
For a harmonious society Shariah has prescribed, Zakaat Sadaqatul Fitr, Usher, khayraat, Kafaara, Qurbani, Fidya, Aqeeqa, Damm Nufiqal, Wirasat, Jizyah, etc.

The Present loaflot is extracted from a booklet "Zakaat" published by the "Walerval Islamic Institute".

DEFINITION OF ZAKAT :

Literally it means to increase. In Sharia it means to purfy one's possession by distributing 21/2% which has to be distributed to the poor. It is not a tax but an ibaadat.

ON WHOM ZAKAAT IS FARADH (Obligatory):

It is obligatory on a

1. Muslim
2. Adult
3. Sane
4. Free person
5. Wealth owned by him to the value of nisaab.

Further the wealth should be

1- Owned by him
2- in excess of personal needs.
3- in possession for a (one) complete final year.
4- be of productive nature from which one can derive profit e.g. merchandise, gold silver, livestock etc.

NISAAB:

The amount of wealth which makes one liable for Zakaat is called Nisaab.
Nisaab of gold is 87.48g end of
Silver is 612.36g

This is if a person has excess wealth equal to 87.48g of gold or 612.36g of silver then he is liable to pay Zakaat.

RATE OF ZAKAAT:

The rate is 2 ½%

ZAKAAT IS FARDH ON:

1- Gold, silver, be is in the form of billions, Jewellery, cash bank notes (Al current market price)
2- Merchandise for business (e.g goods clothing) equal to nisaab.
3- On livestock, rent living.

ZAKAAT IS NOT FARDH IN:

1- Other besides gold and silver or limitation jewellery.
2- fixtures & of a shop, motor, car, truck etc which is used for running of a business.
3- diamonds, pearls other precious or precious stones which are for personal use.
(According to Shafee Mazhab there is no Zakaat on Jewellery which is commonly used by women).

4- Living quarters, household, furniture, crockery, personal clothing.

5. books of a scholar of tools of a imdesmon etc.

NIYYAT (INTENTION):

1. It is obligatory to make a niyyat for fulfillment of zakaat.

THE METHOD OF DISTRIBUTING ZAKAAT:

1. Zakaat should be given once it is due not necessarily only in Ramadhaan.
2. It should be distributed personally to the poor.
3. If not possible then to a reliable person or organization for distribution.
4. It cannot be used for payment of some work or construction of a masjid madrassah. Hospital, etc.
5. It can be given to poor baligh students, as bursary.
6. It can be paid in kind
7. It cannot be given to non–muslims.
8. It cannot be given to parents, grandfathers, children, grandchildren a husband to a wife Visa versa.

TO WHOM ZAKAAT CAN BE GIVEN:

1.	Lucaraa	the poor
2.	Masakeen	the destitute & extremely poor.
3.	Al-Aamileen	state Zakaat collectors
4.	Mu-Allafatul Qaloob	poor Converts.
5.	Ar-Riqaab	slaves who use this money for their freedom.
6.	Al-Charimeen	one in debt
7.	Sabeelullah	one in the path of Allah (to execute a fardh) & is now in financial difficulty.
8.	Lin-us Sabeel	One who is on journey and does not possess basic necessities.

9. To brother. Sister, nephew, niece, uncle, step-grandfather/mother, father or mother in law, provided they are not liable to give Zakaat.

Simple table for Zakaat calculation

1. CASH ON HAND R_______________
2. BANK / SAVINGS / FIXED R_______________
3. STOCK IN TRADE R_______________
4. GOLD / SILVER / JEWELLERY R_______________
5. DEBTORS R_______________
6. INCOME OF PROPERTIES R_______________
7. SHARES (RULING PRICE) R_______________
8. GOODS IN TRANSIT (IF ALREADY PAID FOR) R_______________
9. CLAIMS (AKNOWLEDGED) R_______________
10. SUNDRY OUTSTANDING R_______________

TOTAL R______________

LESS CREDITORS R_______________
TOTAL ZAKAATABLE AMOUNT R_______________
ZAKAAT AT 2.5% OF THE ABOVE R_______________
CONSULT AN ALIM FOR FURTHER DEAILS AND QUERIES

MAY THE CREATOR GRANT US THE ABILITY TO PRACTICE OUR DEEN

A.H. ELIAS (Mufti)
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for further literature write to
P.O. Box 131264, Northmead 1511
Tel : (011) 423-1072